

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
Taylor, Jennifer A. § Case No. 17-38251
§
Debtor(s) §
§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Elizabeth C Berg, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$26,000.00 (Without deducting any secured claims)	Assets Exempt: \$20,345.23
Total Distributions to Claimants: \$3,716.79	Claims Discharged Without Payment: \$45,772.60
Total Expenses of Administration: \$2,884.21	

3) Total gross receipts of \$9,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$2,899.00 (see **Exhibit 2**), yielded net receipts of \$6,601.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	\$2,884.21	\$2,884.21	\$2,884.21
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$49,450.87	\$49,489.39	\$49,489.39	\$3,716.79
TOTAL DISBURSEMENTS	\$49,450.87	\$52,373.60	\$52,373.60	\$6,601.00

4) This case was originally filed under chapter 7 on 12/28/2017. The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 11/26/2018 By : /s/ Elizabeth C Berg
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	AMOUNT RECEIVED
2012 Chevrolet Traverse	1129-000	\$9,500.00
TOTAL GROSS RECEIPTS		\$9,500.00

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
Jennifer A. Taylor	Exemption Claimed in	8100-002	\$2,899.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$2,899.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL SECURED			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Elizabeth C. Berg, Trustee	2100-000	NA	\$1,410.10	\$1,410.10	\$1,410.10
Baldi Berg, Ltd.	3110-000	NA	\$1,170.00	\$1,170.00	\$1,170.00
Baldi Berg, Ltd.	3120-000	NA	\$289.11	\$289.11	\$289.11
Texas Capital Bank	2600-000	NA	\$15.00	\$15.00	\$15.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$2,884.21	\$2,884.21	\$2,884.21

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES		NA	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
00008	PYOD, LLC its successors and	7100-000	\$2,092.28	\$2,092.28	\$2,092.28	\$157.10
00007	PYOD, LLC its successors and	7100-000	\$7,991.89	\$7,991.89	\$7,991.89	\$600.22
00006	Synchrony Bank c/o PRA	7100-000	\$597.15	\$635.15	\$635.15	\$47.70
00005	Synchrony Bank c/o PRA	7100-000	\$2,198.57	\$2,198.57	\$2,198.57	\$165.12
00004	TD Bank, USA by American	7100-000	\$5,400.28	\$5,400.28	\$5,400.28	\$405.58
00003	Capital One, N.A. c/o Becket and	7100-000	\$1,133.99	\$1,133.99	\$1,133.99	\$85.17
00002	Capital One Bank (USA), N.A.	7100-000	\$10,485.00	\$10,485.52	\$10,485.52	\$787.50
00001	Discover Bank Discover Products	7100-000	\$19,551.71	\$19,551.71	\$19,551.71	\$1,468.40
TOTAL GENERAL UNSECURED CLAIMS			\$49,450.87	\$49,489.39	\$49,489.39	\$3,716.79

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 17-38251
Case Name: Taylor, Jennifer A.

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg
Date Filed (f) or Converted (c): 12/28/2017 (f)
341(a) Meeting Date: 01/29/2018
Claims Bar Date: 05/08/2018

For Period Ending: 11/26/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 2012 Chevrolet Traverse	11,000.00	9,500.00		9,500.00	FA
2. 2017 Toyota Rav 4	26,000.00	0.00		0.00	FA
3. Misc used household goods & furnishings	900.00	0.00		0.00	FA
4. 2 televisions; one laptop; one printer; 2 laptops; 3 bicycles; 1 guitar; 1 electronic piano	250.00	0.00		0.00	FA
5. Used clothing	300.00	0.00		0.00	FA
6. 3 cats	0.00	0.00		0.00	FA
7. Cash - Personal Funds	22.00	0.00		0.00	FA
8. Savings Account: PNC Bank - 2846	0.00	0.00		0.00	FA
9. Other Financial Account: PNC Bank - 2838	0.00	0.00		0.00	FA
10. Checking Account: PNC Bank - 2811	2,329.00	0.00		0.00	FA
11. IRA Account: Ameritrade - 5771	3,247.73	0.00		0.00	FA
12. Santander Investment Services 529 College Fund	10,397.50	0.00		0.00	FA
13. Insurance Policy: Unum - 930741-0002 - Term Life	0.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	54,446.23	9,500.00	9,500.00	0.00
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Re Prop. #1 Trustee sold the 2012 Chevy Traverse to CarMax per order dated 3/5/2018 [dkt 29]

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

October 11, 2018: TFR filed 8/23/18. Final hearing held 9/28/18. Final distribution made 10/2/18. Upon receiving zero balance bank statement, Trustee will prepare her TDR.

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

July 18, 2018: The Trustee sold the Debtor's 2012 Chevy Traverse to CarMax for the sum of \$9,500.00 and paid the Debtor \$2,899.00 for her exemption which she claimed in the Automobile. Trustee has reviewed claims and is in the process of preparing her Final Report to submit to the UST for approval.

Initial Projected Date of Final Report(TFR) :08/31/2018

Current Projected Date of Final Report(TFR) : 08/31/2018

Trustee's Signature /s/Elizabeth C Berg
Elizabeth C Berg
P. O. Box 2399
Glen Ellyn, IL 60138-2399
Phone : (312) 726-8150

Date: 11/26/2018

FORM 2
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-38251

Case Name: Taylor, Jennifer A.

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5369 Checking Account

Taxpayer ID No: **.***5100

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 11/26/2018

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
03/07/2018	[1]	CarMax, Inc. #7122 3320 Odyssey Ct. Naperville, IL 60563	Funds from Sale of 2012 Chevy Traverse (Approved Per Ct. Order dated March 2, 2018)	1129-000	9,500.00		9,500.00
03/14/2018	51001	Jennifer A. Taylor 597 Lancaster Drive Pingree Grove, IL 60140	Exemption Claimed in 2012 Chevy Traverse	8100-002		2,899.00	6,601.00
04/03/2018		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	6,586.00
10/02/2018	51002	Elizabeth C. Berg, Trustee 20 N. Clark St. Suite 200 Chicago, IL 60602	Trustee's Compensation	2100-000		1,410.10	5,175.90
10/02/2018	51003	Baldi Berg, Ltd. 20 N. Clark St., Suite 200 Chicago, IL 60602	Attorney for Trustee's Fees	3110-000		1,170.00	4,005.90
10/02/2018	51004	Baldi Berg, Ltd. 20 N. Clark St., Suite 200 Chicago, IL 60602	Attorney for Trustee's Expenses	3120-000		289.11	3,716.79
10/02/2018	51005	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054	Disb of 7.51% to Claim #00001	7100-000		1,468.40	2,248.39

Page Subtotals

9,500.00

7,251.61

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-38251

Case Name: Taylor, Jennifer A.

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5369 Checking Account

Taxpayer ID No: **.***5100

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 11/26/2018

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
10/02/2018	51006	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272	Disb of 7.51% to Claim #00002	7100-000		787.50	1,460.89
10/02/2018	51007	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	Disb of 7.51% to Claim #00003	7100-000		85.17	1,375.72
10/02/2018	51008	TD Bank, USA by American InfoSource LP as agent PO Box 248866 Oklahoma City, OK 73124	Disb of 7.51% to Claim #00004	7100-000		405.58	970.14
10/02/2018	51009	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	Disb of 7.51% to Claim #00005	7100-000		165.12	805.02
10/02/2018	51010	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	Disb of 7.51% to Claim #00006	7100-000		47.70	757.32
10/02/2018	51011	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Disb of 7.51% to Claim #00007	7100-000		600.22	157.10

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0.00

2,091.29

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case Name: Taylor, Jennifer A.

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5369 Checking Account

Taxpayer ID No: **.***5100

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 11/26/2018

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
10/02/2018	51012	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Disb of 7.51% to Claim #00008	7100-000		157.10	0.00

Page Subtotals 0.00 157.10

COLUMN TOTALS 9,500.00 9,500.00

Less: Bank Transfer/CD's 0.00 0.00

SUBTOTALS 9,500.00 9,500.00

Less: Payments to Debtors 2,899.00

Net 9,500.00 6,601.00

TOTAL-ALL ACCOUNTS**NET
DEPOSITS****NET
DISBURSEMENTS****ACCOUNT
BALANCE**

All Accounts Gross Receipts: 9,500.00

All Accounts Gross Disbursements: 9,500.00

All Accounts Net: 0.00

*****5369 Checking Account

Net Totals

9,500.00

9,500.00

0.00